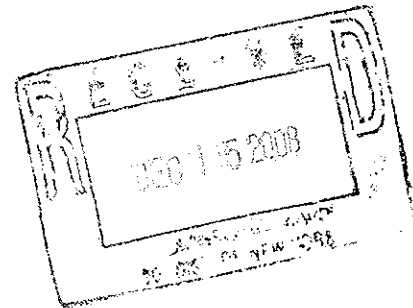


Garfield Windross
15 Woodcliff Ct.
Oakland, Ca 94605
510-633-1436
12/11/2008

Cc: Peggy G. Henson
Lehman Brothers Bank FSB
25520 Commercentre Dr Ste 150
Lake Forest, CA 92630
Phone 1-800-370-6357
Fax: 949-614-4652

cc: Attorney General Office
California Department of Justice
Attn: Public Inquiry Unit
Po Box 944255
Sacramento, CA 94244-2550

Attn: Brian Shoichi Masumoto, Esq.
The Office of the United States Trustee
33 Whitehall Street
21st Floor
New York, NY 10004
Phone: (212) 510-0500
Fax: (212) 668-2255



UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re

LEHMAN BROTHERS HOLDING INC, et al.,

Chapter 11

Case No. 08-13555

(Jointly Administered)

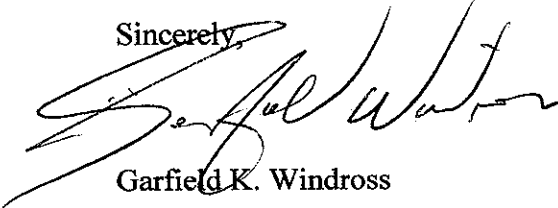
**OBJECTION TO DEFAULT DEMAND LETTER (EXHIBIT 1) FROM LEHMAN
BROTHERS BANK, FSB DATED DECEMBER 8, 2008.**

I, Garfield K. Windross hereby object to the Default Demand letter from Lehman Brothers Bank, FSB a wholly owned subsidiary of Lehman Brothers Holding Inc. on the grounds that:

- a) I have a previous objection with the court (docket #1772), and await the court and trustee decision on previous objection. No further action should be forthcoming from Lehman Brothers Bank FSB until the court, trustee, and California Department of Justice address my previous objection.
- b) Lehman Brothers Bank FSB from what I was informed is a servicer and not the holder of the promissory note. The current state of my promissory note and whatever form it exist in is unknown. Proper discovery should be done on said promissory note.
- c) I dispute the prepayment penalty, late charges, other charges, estimated interest, principal and all other demands and cure listed in the demand letter exhibit 1.

Dated: December 11, 2008

Sincerely,

A handwritten signature in black ink, appearing to read "Garfield K. Windross", written over the word "Sincerely,".

Garfield K. Windross

Exhibit 1

LEHMAN BROTHERS

December 8, 2008

DEFAULT DEMAND

Garfield K. Windross
15 Woodcliff Court
Oakland, CA. 94605

CERTIFIED MAIL
7007 0220 0001 8339 9674
First Class Mail

Name: Garfield Windross
Number: 0091898387
Property: 8453- 8455 South Van Ness Avenue
Inglewood, CA 90305

Dear MR. GARFIELD K WINDROSS,

The promissory note dated **May 15, 2007** in the original amount of **\$600,000.00** is in **Default** due to non-payment of monthly installments of **\$4,781.30**, including principal and interest, which became due on **10/1/2008** and on the first day of each subsequent month.

Because of this uncured breach in the terms and conditions of said Note, we do hereby declare the entire balance of indebtedness to be due and owing.

Principal	\$ 592,849.14
Estimate Interest* from 9/12/2008 to 12/18/2008	\$ 11,580.82
Prepayment Penalty	\$ 23,713.97
Late Charges (subject to increase after the 10th of each month)	\$ 2,060.50
Misc Charges	\$ -
Other	\$ 11,714.21
TOTAL	\$ 641,918.64

* *Accrued Interest / Day:* \$ 121.25

Demand is hereby made upon you under terms of said Note for payment of the entire balance due. If payment of this demand is not made on or before **12/18/2008**, we shall take legal and other actions deemed necessary or appropriate to protect our interest, i.e., foreclose and liquidation of collateral.

To cure this default, a payment of \$ **19,902.61** must be received on or before **12/18/2008**
CERTIFIED FUNDS ONLY! No partial payments will be accepted.

Please call the undersigned at (949) 860-0276 with your questions or comments.

Regards,


Peggy G. Henson
Special Assets Specialist

